

**Evans, Sandra E**

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**From:** Martha Kasey [Martha@rcbral.bbtel.com]  
**Sent:** Thursday, October 18, 2001 12:15 PM  
**To:** info@icba.org; comments@fdic.gov; regs.comments@occ.treas.gov;  
regs.comments@federalreserve.gov; regs.comments@ots.treas.gov  
**Subject:** Comment letter on CRA regulations

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Our bank strongly supports small bank streamline exams for all banks up to at least \$500 million. Most banks of this size or less are community banks generally serving rural communities and small to medium size cities. These banks should not be evaluated by the same standards and to the same degree for CRA compliance as larger national and regional banks. To apply the same standards to First State Bank of Irvington, Kentucky as you would apply to PNC or First Union is not warranted.

Charles Monarch, President  
First State Bank